Entered 06/14/21 14:50:51 Desc Main Case 21-14108-VFP Doc 14 Filed 06/14/21 Document Page 1 of 4

Fill in this information to identify your case:								
Debtor 1	Keith E. Jacks	Middle Name	Last Name					
Debtor 2	Nancy E. Jacks	on						
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States B	ankruptcy Court for the:	DISTRICT OF NEW JEE	RSEY	_				
Case number	21-14108							
(if known)								

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

If vo	u filo	d under ebenter	7 and you	nood to file this form file it.	within 60 days often the first date a	of for the magating of avaditors under C 244 of the	_			
		cy Code.	7 and you	need to life this form, life it i	within 60 days after the first date si	et for the meeting of creditors under § 341 of the	е			
					i, file it before you make the last pa e Bankruptcy Code. Fed. R. Bankr.	nyment that your plan requires or before you file . P. 1007(c).	а			
		es, the court ca h the court and			e financial management course.	To have the requirement waived, you must f	file			
Part 1:	Tell	I the Court Abo	out the Rec	uired Course.						
You mu	ust ch	eck one:								
	l co	mpleted an ap	proved co	urse in personal financial	management:					
	Date	e I took the cou	rse	06/13/2021						
	Nan	me of approved	provider	A-123 Credit Co	ounseling ; A-247 Bankr	uptcy Class, Inc,				
	Certificate Number			00927-nj-de-035754717						
				e a course in personal fin quirement based on (chec	nancial management because the ck one):	e court has granted my				
		Incapacity.	I have a n finances.	nental illness or a mental de	eficiency that makes me incapable	of realizing or making rational decisions about				
		Disability.			e unable to complete a course in p after I reasonably tried to do so.	personal financial management in person, by				
		Active duty.	l am curre	ntly on active military duty i	in a military combat zone.					
		Residence.		district in which the United State and courses cannot adequate		nistrator) has determined that the approved				
Part 2:	Sigi	n Here								
I certify	that t	the information l	l have prov	ided is true and correct.						
/s/	Кеi	ith E. Jack	rson		Keith E. Jackson	Date June 14, 2021				
		f debtor named or			Printed name of debtor	Date date 117 2021	_			
5										

Case 21-14108-VFP Doc 14 Filed 06/14/21 Entered 06/14/21 14:50:51 Desc Main Document Page 2 of 4

Fill in this information to identify your case:								
Debtor 1	Keith E. Jackso	n Middle Name	Middle Name Last Name					
Debtor 2 (Spouse if, filing)	Nancy E. Jackso First Name	Middle Name	Last Name					
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY								
Case number 2 (if known)	21-14108							

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a
 motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1:	Tell	the Court Abou	it the Requ	uired C	ourse.							
You mus	st che	ck one:										
	I completed an approved course in personal financial management:											
	Date I took the course											
	Nam	Name of approved provider		MM/ DD / YYYY								
	Certi	ficate Number										
		not required to on for a waiver						ement becau	ise the court	t has g	ranted my	
		Incapacity.	I have a n finances.		iness or a m	ental defi	ciency that r	nakes me inc	apable of rea	alizing	or making rational d	ecisions about
		Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.									n person, by
	☐ Active duty. I am currently on active military duty in a military combat zone.											
		Residence.			n which the ses cannot a				cy administra	tor) ha	s determined that the	e approved
Part 2:	Sign	Here										
I certify t	that th	e information I h	nave provid	ded is tr	ue and corre	ect.						
		cy E. Jacks debtornamed on d					Nancy E.	Jackson of debtor		Date	June 14, 2021	<u> </u>

Certificate Number: 00927-NJ-DE-035754717

Bankruptcy Case Number: 21-14108



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>June 13</u>, 2021, at <u>8:22</u> o'clock <u>PM EDT</u>, <u>Keith Jackson</u> completed a course on personal financial management given <u>by internet</u> by <u>247</u> <u>Bankruptcy Class, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District</u> of New Jersey.

Date: June 14, 2021 By: /s/OLIVIA MARTINEZ for RICHARD A CARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR

Certificate Number: 00927-NJ-DE-035754718

Bankruptcy Case Number: 21-14108



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 13, 2021, at 8:22 o'clock PM EDT, Nancy Jackson completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 14, 2021 By: /s/OLIVIA MARTINEZ for RICHARD A CARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR